



## Building Foundations to Increase Family Financial Security

Webinar 2  
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NATIONAL CENTER ON

Parent, Family and Community Engagement



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Parent, Family and Community Engagement



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Director

## OFFICE OF COMMUNITY SERVICES

An Office of the Administration for Children & Families

### Resources:

[Community Services Block Grant \(CSBG\)](#)

[Assets for Independence \(AFI\)](#)

[AFI Resource Center](#)

[Building Financial Capability: A Planning Guide for Integrated Services](#)



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### Overview of Financial Capability:

- Head Start's history promoting family well-being
- Language walk / Journey to financial well-being
- Financial capability services
- Three methods to provide financial capability services
- Finding the opportune moment to raise awareness and connect families to services

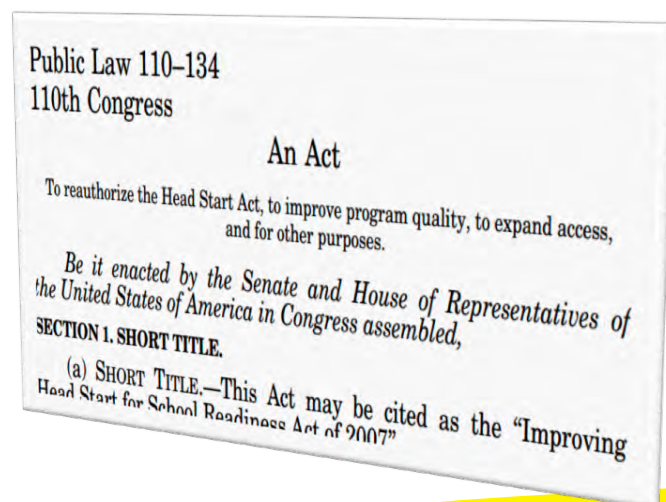
## Head Start's history promoting family well-being

As a War on Poverty program, initiated in 1965, Head Start has long recognized the importance of family financial security on children's learning and development.



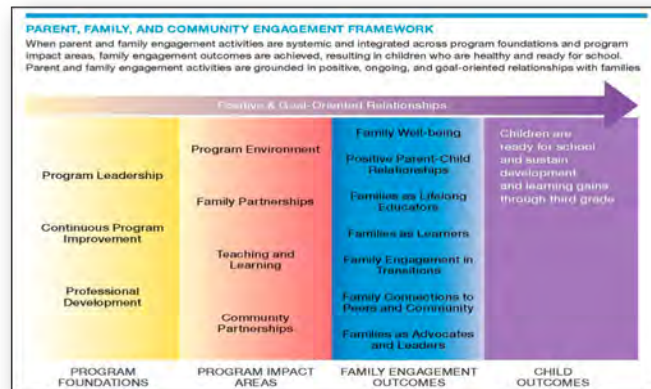
## Head Start's history promoting family well-being

In the Improving Head Start for School Readiness Act of 2007, the definition of "family literacy services" was amended to include "financial literacy."



## Head Start's history promoting family well-being

In 2011, the Office of Head Start developed an outcomes-based Parent, Family & Community Engagement Framework.

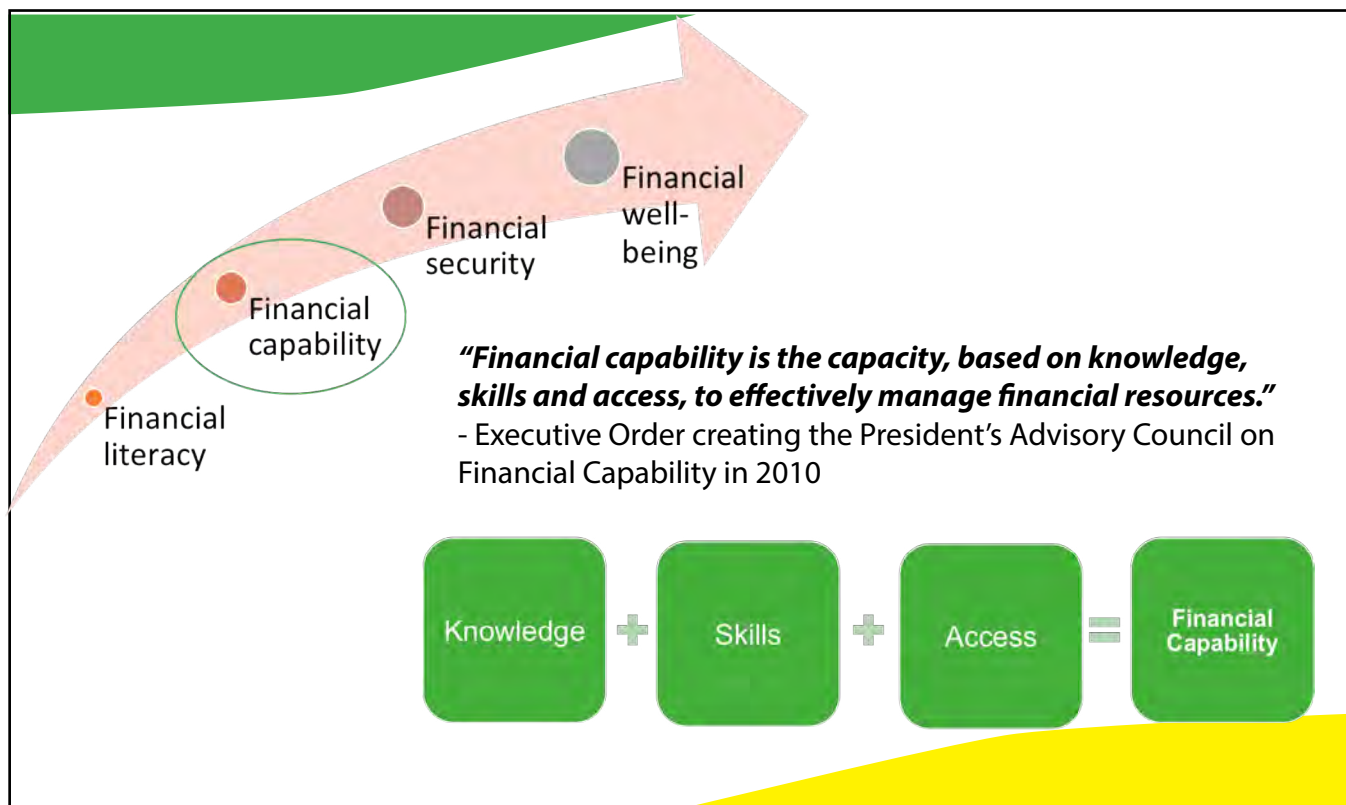
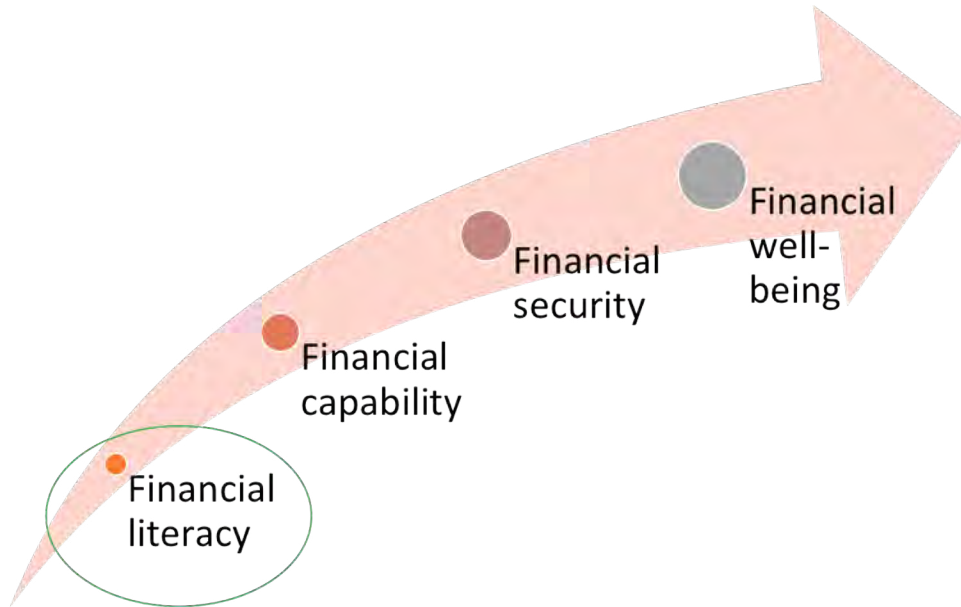


## Head Start's history promoting family well-being

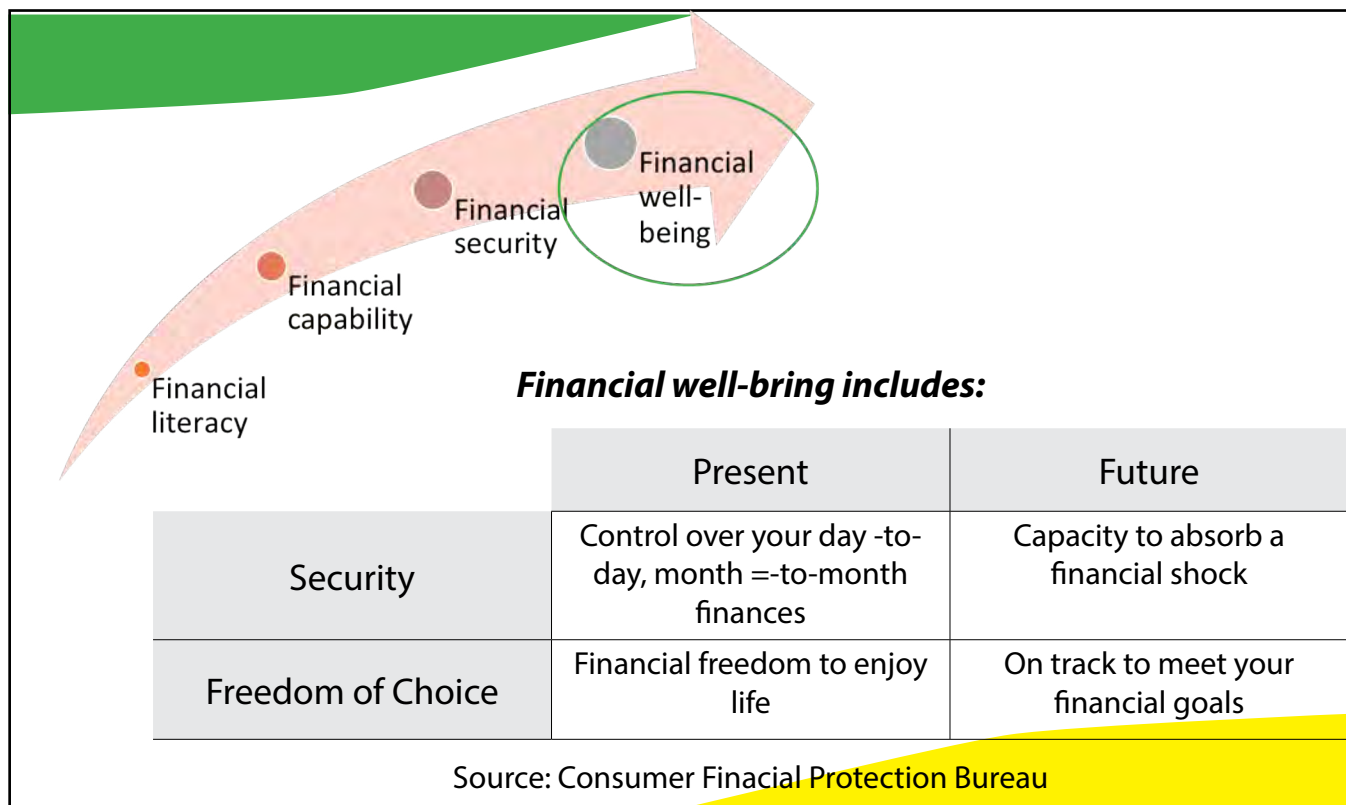
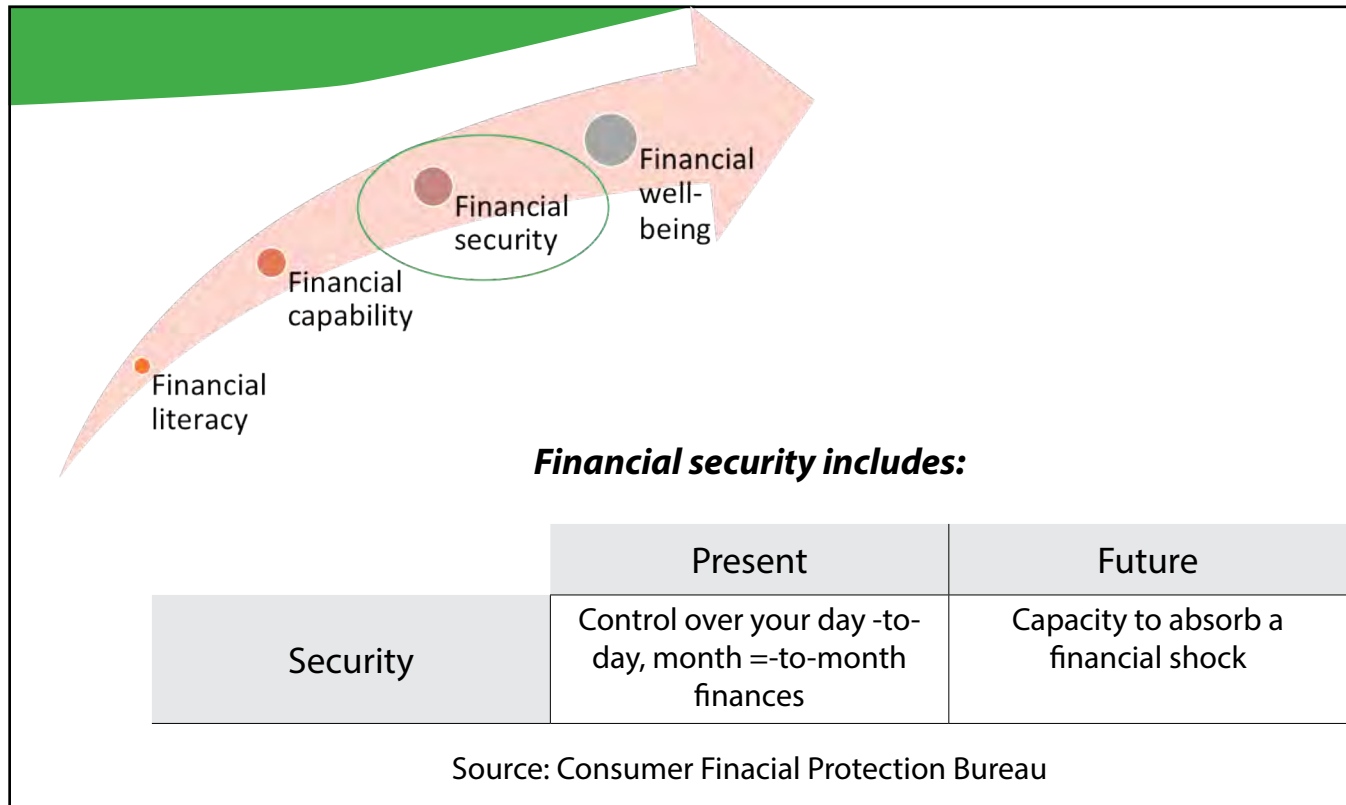
The first of the seven outcomes is family well-being, which is achieved when all "families are safe, healthy and have increased financial security."

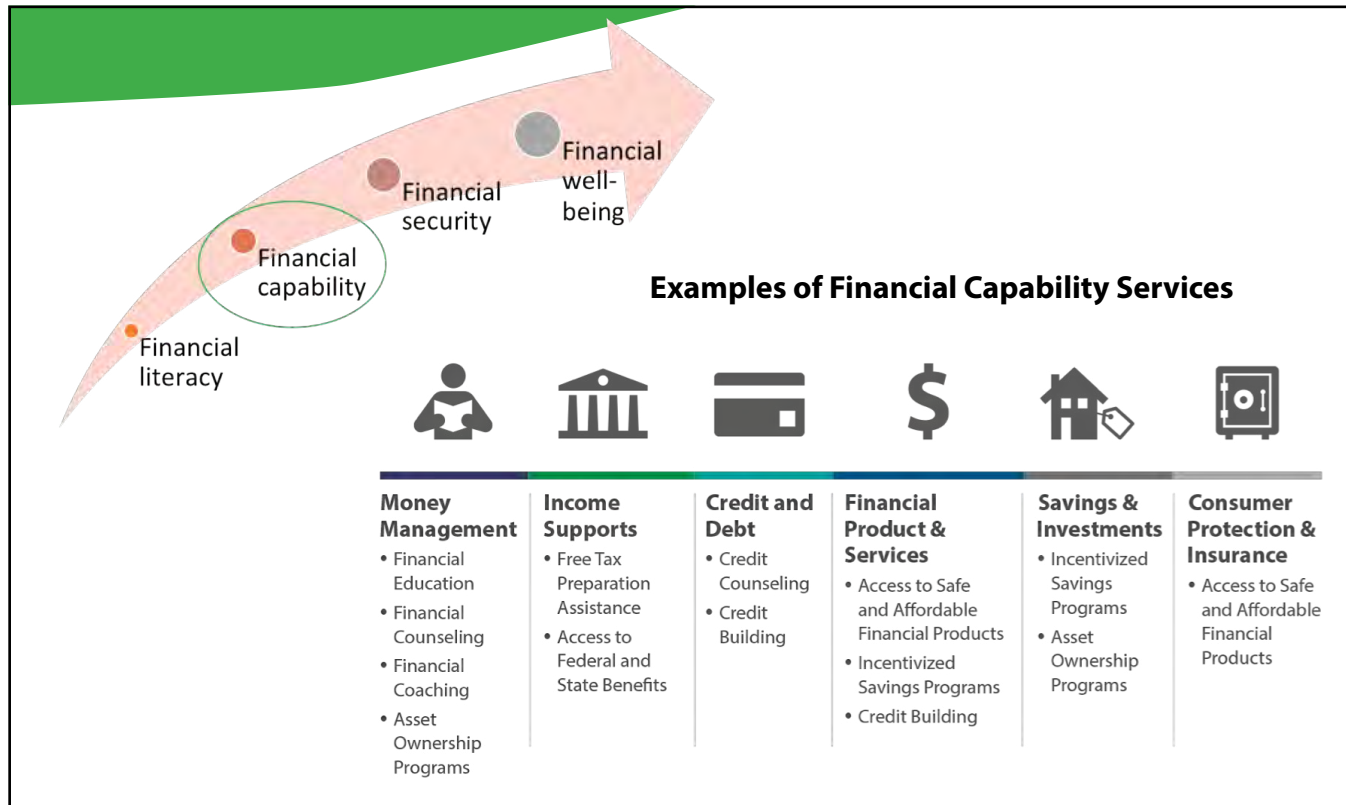
Head Start Parent and Family Engagement Outcomes	
1. FAMILY WELL-BEING	Parents and families are safe, healthy, and have increased financial security.
2. POSITIVE PARENT-CHILD RELATIONSHIPS	Beginning with transitions to parenthood, parents and families develop warm relationships that nurture their child's learning and development.
3. FAMILIES AS LIFELONG EDUCATORS	Parents and families observe, guide, promote, and participate in the everyday learning of their children at home, school, and in their communities.
4. FAMILIES AS LEARNERS	Parents and families advance their own learning interests through education, training and other experiences that support their parenting, careers, and life goals.
5. FAMILY ENGAGEMENT IN TRANSITIONS	Parents and families support and advocate for their child's learning and development as they transition to new learning environments, including EHS to HS, EHS/HS to other early learning environments, and HS to kindergarten through elementary school.
6. FAMILY CONNECTIONS TO PEERS AND COMMUNITY	Parents and families form connections with peers and mentors in formal or informal social networks that are supportive and/or educational and that enhance social well-being and community life.
7. FAMILIES AS ADVOCATES AND LEADERS	Parents and families participate in leadership development, decision-making, program policy development, or in community and state organizing activities to improve children's development and learning experiences.

## Language walk: The journey to financial well-being









## Ways to provide these services



## Referral or partnership ideas

- Community action agencies
- United Ways
- Credit Unions
- Other financial institutions
- Assets & Opportunity Network members ([www.assetsandopportunity.org/network](http://www.assetsandopportunity.org/network))

## Keys to parent participation and uptake

- **Relevance:** Services must meet families' specific interests and needs.
- **Accessibility:** Services must be offered at a time and place that is convenient for families.



## Poll Questions

Thinking about the relevance and accessibility of services, answer these two questions:

- When are the opportune moments to raise awareness about financial capability services?
- When are the opportune moments to connect families to these services?



## Grantee Spotlight:



- Speaker: Patty Wilson, Deputy Director of Early Care & Education
- Central Oregon
- 8 Head Start sites across 2 counties
- 451 children served each year
- Community Action Agency
- Multi-service organization: Child Care Resources, HomeSource, Housing Stabilization, Food Bank, Loan Program, Weatherization, Energy Assistance

## How did you get started?

### Year 1:

- Staff training with HomeSource and Head Start staff using the Consumer Financial Protection Bureau's Your Money, Your Goals Toolkit ([www.consumerfinance.gov/your-money-your-goals](http://www.consumerfinance.gov/your-money-your-goals))
- Joint staff meetings between both teams:
  - HomeSource learned about Head Start
  - Head Start learned about HomeSource services
- Agency leadership support for staff use of HomeSource/NeighborImpact services

## How did you get started? (cont.)

### Year 2:

- **Staff:** HomeSource staff conducted budgeting training at all the family nights at each site (9 family nights)
- **Parents:** HomeSource has attended 2 policy council meetings – budgeting training & overview of HomeSource services
- Agency-wide: All-staff meeting presented about each other's programs through skits
- **Planning year for 5-year grant** – integrated into 5-year plan (part of "families are ready" goal); connected to family engagement framework

Program Goal #2: Families are Ready			
Families engage productively with their community, their child's school, and pursue their financial stability goals.			
Long Term Goal 3: Families demonstrate personal growth through achievement of goals they set for their family.			
Objective A: By 2020, family goals will be connected to the seven outcome areas of the Parent Family & Community Engagement (PFCE) framework.			
Impact: Families exit Head Start reporting increased confidence and skills to advocate for their children, to access resources, and to increase their financial stability goals.			
Measurement of Progress & Data: Annual Parent Survey			
	Strategies/Action	Who	Resources
FY 16	Link each area of the Family Assessment (FA) to all areas PCFE	FCE Coord. , Site staff	Time
FY 16	Increase by 5% families that have goals in financial stability over fiscal year 15.	FCE Coord. , Site Staff	Time
FY 16	Develop and implement with NeighborImpact Home Source Department Financial Fitness Trainings for Head Start Parents/ Guardians, track number of parents attending	FCE Coord. , Site Staff	Time
FY 17-19	Increase by 5% each year the amount of parents/guardians that attend financial fitness trainings	FCE Coord. , Site Staff, Home Source	Time
FY 20	Maintain and/or increase parent/guardian attending financial fitness training	FCE Coord. Site Staff, Home Source	Time

## What services are you offering parents, and how are you providing these services?

Services	Method
Community financial fitness trainings	Education provided by HomeSource counselors
Financial counseling	Referrals to NeighborImpact HomeSource division
Free tax preparation	Partnership with CASH Oregon Volunteer Income Tax Assistance (VITA)
IDA program	Referral to HomeSource

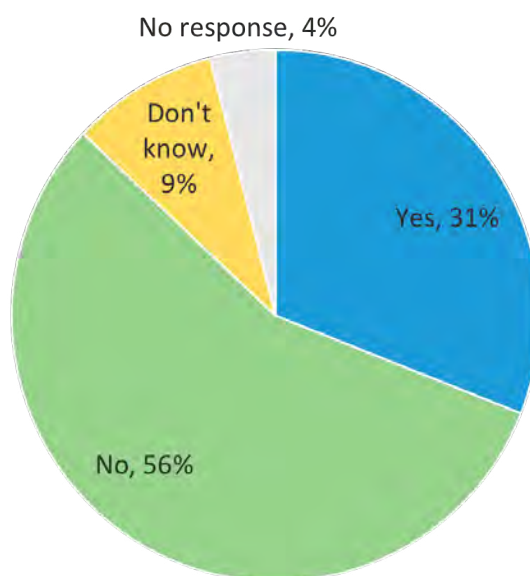
## Why did NeighborImpact decide to focus on building the financial capability of Head Start parents?

- Finances are a big stress on families
- Greater financial security, less stress
- Less stress, better parenting
- One way to move out of cycle of poverty
- Helping families make the most of the income they have

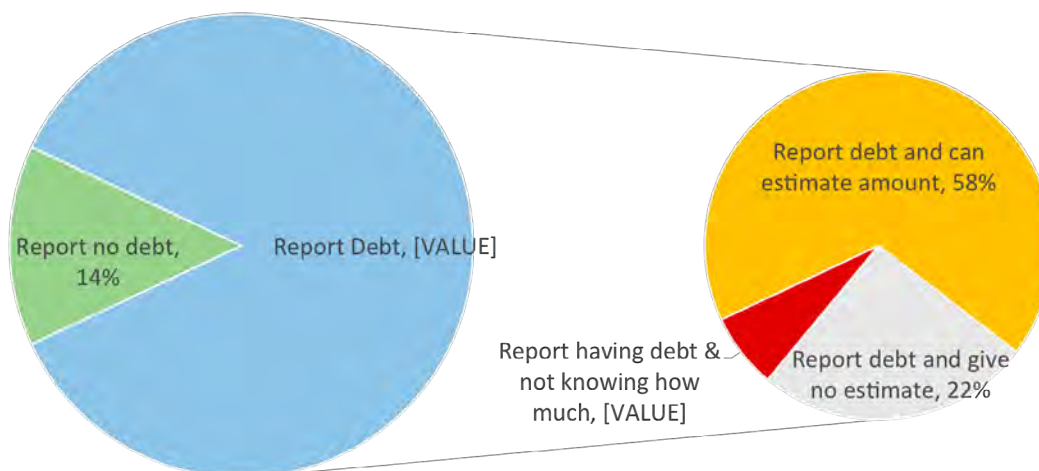
## How did NeighborImpact assess the financial needs of parents? What did you learn?

- 260+ parent surveys conducted by Teacher Advocates
- 2 interviews with parents

### Do you think your money skills/habits need improvement?



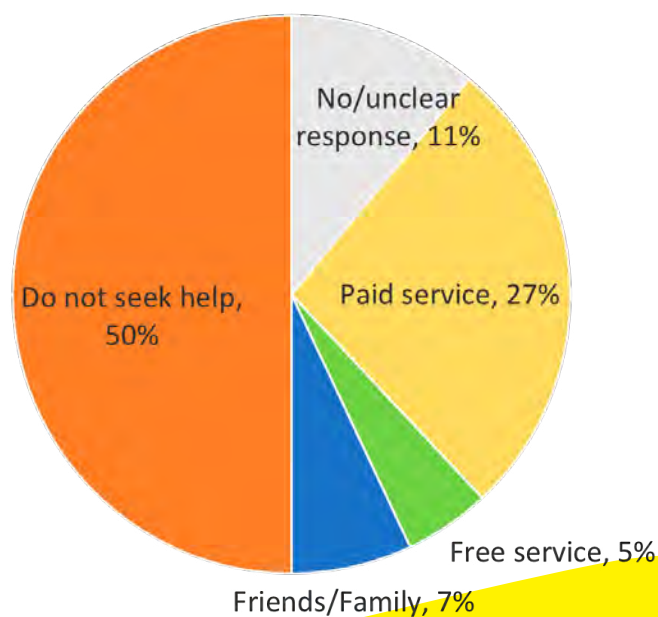
### Debt



### About how much do you owe?

<b>Responded:</b>	<b>66%</b>
Median	\$7,000
Mean	\$16,726
Mean excluding those with mortgages	\$13,801

### From whom do you seek help preparing your taxes?





## What advice do you have for Head Start programs interested in financial capability integration?

Building Financial Capability: A Planning Guide for Integrated Services (available at <http://1.usa.gov/1FxrLnE>)

- Take small steps
- Create staff buy in at all levels
- Create partnerships!!!



## Grantee Spotlight: Friends of Children of Mississippi, Inc. (FMC, Inc.)

- Jackson, Mississippi
- 26 Head Start sites across 15 counties
- 2,850 Head Start children
- 256 Early Head Start children
- 23 Pregnant females served each year

## Why did FCM, Inc. decide to focus on building the financial capability of Head Start parents?

- There was a “gap” in our attempt to break the cycle of generational poverty.
- Fragmented approaches that addressed the needs of children and parents separately often leave either the child or parent behind.

## What services does FCM, Inc. offer parents and how?

Services	Method
Self-employment / microenterprise	In-house (T.W.O. Project – TANF to Work Ownership and New Attitude I & II)
Job placement	In-house (T.W.O. Project – TANF to Work Ownership and New Attitude I & II)
Financial literacy training	Partnership with financial institution
IDA program	Partnership with financial institution
Job skills and clothing	Partnership with Dress For Success
Career training – Certified Nursing Assistant, Child Development Associate, Phlebotomy and Computer Technology	In-house (FCM, Inc. obtained registration and license to train)
Access to postsecondary education	Partnerships with local community colleges and universities
Free tax preparation	In-house (FCM, Inc. is a Volunteer Income Tax Assistance site)
Child care	Partnership with Division of Early Childhood Care & Development / Mississippi Department of Human Services

## How do parents learn about these services?

- Media (e.g., agency website, TV, radio)
- Home visits
- Flyer distribution in local shopping malls, churches, at HS/EHS Centers
- Monthly Empowerment sessions

## How do the financial services that FCM, Inc. offers reinforce the employment services provided?

- Financial services complement and reinforce employment services.
- The services encouraged parents to come to our local FCM, Inc. Head Start/Early Head Start centers to get job training in early childhood education in the classroom where they can go back to school to become teachers.

## What outcomes has FCM, Inc. achieved?

- All TANF to Work Ownership (T.W.O.) Project participants:
  - **750** participants have been trained in the (T.W.O.) Project
  - **90%** have secured employment; returned to school or college or started businesses of their own.
  - **489** jobs were created, secured or the individuals moved to a higher grade paying position.
- Head Start & Early Head Start participants:
  - **726** parents enrolled in adult education such as GED, college selection.
  - **812** parents enrolled in job training.
  - **1,874** parents enrolled in parent education.
  - **100** parents received housing assistance, plus 38 community participants.

## What advice do you have for Head Start programs interested in financial capability integration?

- Promise only what you can deliver.
- Take small steps.
- Be an outstanding sales person.
- Build relationships that will become a partnership.
- "If you want something that you've never had; then you must do something that you've never done."

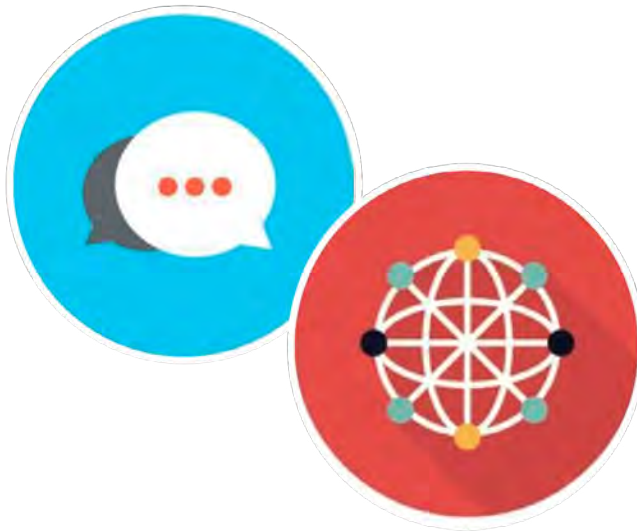


## Grantee Spotlight: Friends of Children of Mississippi, Inc. (FMC, Inc.)

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